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2010 VERMONT HOUSING NEEDS ASSESSMENT

Vermonters with Special Needs

This assessment was conducted by Vermont Housing Finance Agency for the Vermont Department of Economic, Housing and Community Development, with financial and technical support from the Vermont Housing & Conservation Board, Vermont Agency for Human Services, and Vermont State Housing Authority.

Based on national and state data, this assessment estimates current housing needs in Vermont and projects trends for the next five years. Results focus on housing needs among the state's 55,000 lower income households that have incomes at or below \$41,000, approximately 80% of the state median.

[An explanation of the study's methodology is online.](#)

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VERMONTERS WITH SPECIAL NEEDS

Summary

- 16% of all Vermonters (about 95,000 people) have at least one disability, according to U.S. Census Bureau data for 2007.
- About 40,000 Vermont households have mobility and/or self-care limitations. 61% of these households have lower incomes less than 80% of the median, according to special 2000 Census housing tabulations.
- Working-age Vermonters with a disability earn only 55% as much as their non-disabled counterparts, as of 2007 U.S. Census Bureau data.
- 7,464 victims of domestic violence and 1,234 victims of sexual violence were served in Vermont in 2008 by local agencies of the Vermont Network Against Domestic and Sexual Violence.
- Of the estimated 5,400 homeless in Vermont in 2008, approximately 3,750 were sheltered while the remaining 1,650 were unsheltered.
- Disabled Vermonters experience impediments to housing choice due to a lack of physically accessible housing, according to research conducted for the state in 2006. Furthermore, testing in 2003 by the Champlain Valley Office of Economic Opportunity found evidence of disability discrimination in the home buying market.

Population estimates

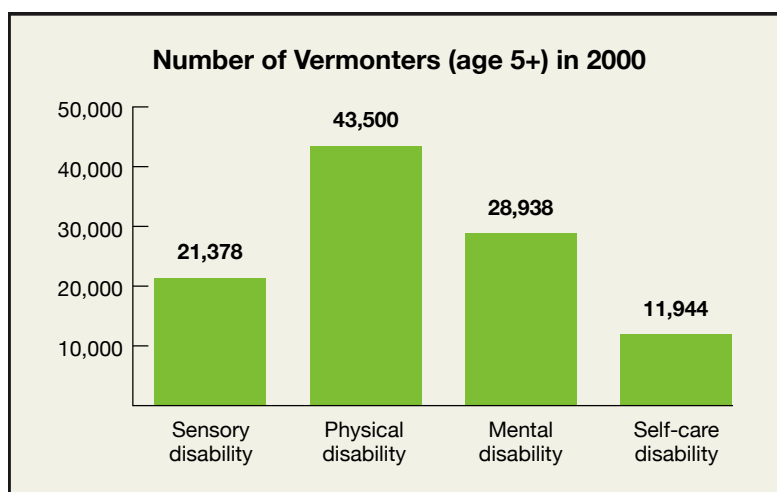
16% of Vermonters (approximately 95,000) have at least one disability. In children, the most common disability is a mental one (affecting about 8% of all kids age 5 to 15 with a disability) but for adults aged 16-64, the most common is physical disability (affecting about 7% of all disabled adults). Physical disability is also the most common disability among elders aged 65 and up (affecting roughly 27% of disabled elders).¹³

Adults between 16 and 64 years old with a disability are less likely to be employed than their non-disabled counterparts. 46% of people with disabilities are employed compared to 81% of adults with no disability.¹⁴ Similarly, those adults with disabilities are more likely to live in poverty. 19% of adults with disabilities live in poverty, compared to just 8% of non-disabled adults.¹⁵

Just fewer than 10% of Vermont's youth (age 5 to 20) have a disability, which ranks the state in the top 5 states nationally with the highest prevalence of disabled youth.¹⁶ Interestingly, Vermont is ranked 40th for the number of elders (65+) with a disability, well below the national average. Only between 35 and 40% of Vermonters over 65 have a disability.¹⁷

Population	Estimated number of Vermonters
Adults with severe mental illness	26,500 ¹
People with substance abuse problems	50,727 ²
People with co-occurring disorders (mentally ill and substance abuse)	3,975 ³
Frail elders	3,226 ⁴
People with physical disabilities	43,500 ⁵
People with developmental disabilities	13,046 ⁶
People living with HIV/AIDS	650 ⁷
People who are homeless	5,400 ⁸
Ex-offenders (include people on probation and parole)	10,719 ⁹
Youth in need (include teen runaways and teen births)	3,843 homeless/runaway youth ¹⁰ 4,788 teen births ¹¹
Domestic violence victims	8,698 ¹²

Types of disabilities



SOURCE: [CENSUS 2000, SUMMARY FILE 3, TABLE P41](#). US CENSUS BUREAU.

Mobility and/or self-care limitations

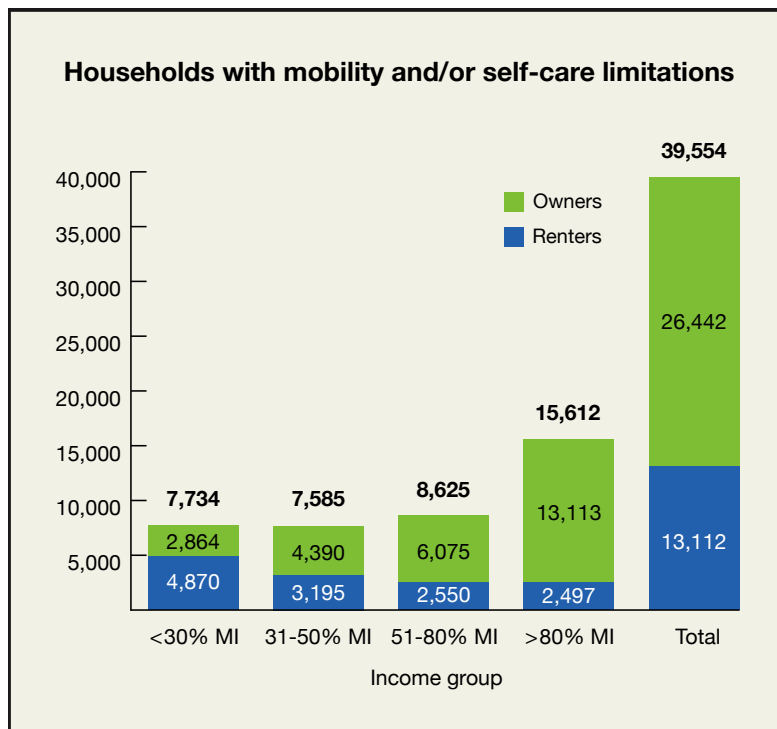
There were 39,554 households with mobility and/or self-care limitations in 2000. 20% of those have a household income under 30% of Median Family Income, and another 19% have incomes between 30 and 50% MFI.

People with disabilities are more likely than their non-disabled counterparts to have housing “problems” defined as having a cost-burden greater than 30% of income, and/or overcrowding, and/or without complete kitchen or plumbing facilities.¹⁸ (Because of the small number of overcrowded or incomplete housing units, the predominant housing “problem” facing Vermonters is being cost burdened.) The table here shows the housing problems faced by both renting and owning Vermonters with disabilities, by HUD income group.

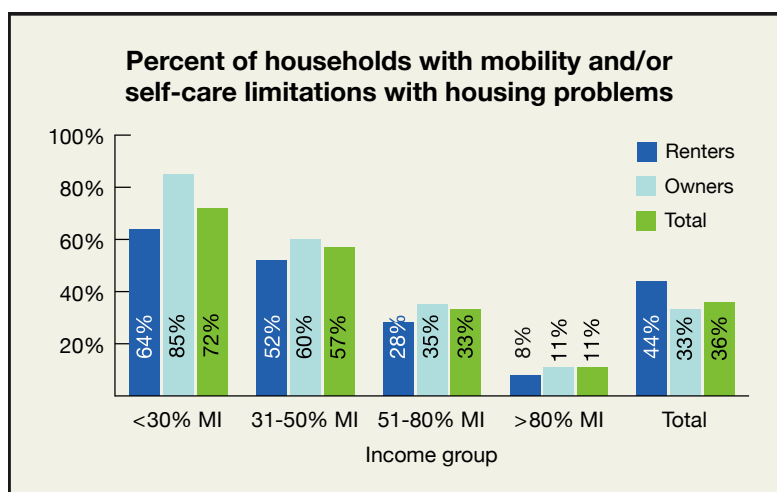
The income groups and Median Family Income noted here is based on HUD’s analysis of Census 2000 data and not the same source as the other Vermont Housing Needs Assessment fact sheets, which rely on more recent data.

Adults with severe mental illness

In 2008, 6,614 adults were provided outpatient mental health services, 3,076 used community rehabilitation, 255 were served at the State Hospital and an additional 1,950 were unassigned to a specific program but served by a designated



SOURCE: CHAS 2000 VERMONT DATA TABLE.



SOURCE: CHAS 2000 VERMONT DATA TABLE.

mental health agency.¹⁹ The majority of those served earned under \$10,000 annually.

In the 18 months between January 1, 2008 through July 31, 2009, 844 adults with severe and persistent mental illness received temporary rental assistance funded by the state of Vermont. In addition, 38 of the 210 (18%) admissions in 2008 to the Vermont State Hospital had a substantial housing barrier as an impediment to discharge.²⁰

Incomes of people with disabilities

Working-age Vermonters (16-64 years old) with a disability earn only 55% on average of what non-disabled Vermonters earn. Their 2007 median income was only about \$15,000.²¹ There are 13,881 adults earning Supplemental Security Income (SSI) in Vermont,²² and for those living independently their monthly check is only \$726 a month, or an annual income of just over \$8,700.²³ 56% of SSI recipients have no other source of income.²⁴

Ex-offenders

According to the Vermont Department of Corrections (DOC), between July and September of 2009, 8,974 unique individuals were on probation and parole and an additional 2,554 were on some form of furlough, totaling 10,719 in the community but under DOC supervision.²⁵

Youth in need

According to the Vermont Department of Health, “the U.S. Surgeon General estimates that in any year, nearly one in five Vermont children and adolescents (nearly 29,000) will have a diagnosable mental health or addictive disorder. Nearly 7,000

experience severe impairment to life functions, and 15,000 need treatment.”²⁶ The number of children served by community mental health programs has increased by 150% between 1985 and 2005 while the number of adults served has increased by 11%.

Domestic and sexual violence victims and survivors

According to the Vermont Network Against Domestic and Sexual Violence, in 2008 its 15 member agencies served 7,464 victims of domestic violence and 1,234 victims of sexual violence. 556 were housed in shelters or safe houses, for a total of 16,124 bed nights.²⁷ In addition, the 2008 Annual Report states:

- Network Programs received and responded to 15,974 hotline and crisis calls.
- 7,835 children and youth were identified as having been exposed to domestic violence in their homes, and 180 children and youth were victims of sexual violence. 193 children were sheltered in Network Program Shelters or Safehomes; and 1,175 additional children received other services from Network Programs.
- 99 Vermonters over the age of 60 received services from Network Programs, as well as 805 Vermonters with physical or emotional disabilities. Network Programs’ prevention/education work throughout the state reached 10,631 kindergarten through high school youth, and 3,951 college students.
- Additionally, 7,596 professional adults (teachers, health and law professionals, State agency staff, etc.) received training and education.

Data available on homelessness

An information and analysis committee of the Vermont Interagency Council on Homelessness has written a comprehensive guide to the various data sources available to count Vermonters who are homeless. [This report is available online](#) and discusses the many sources, their strengths and weaknesses as well as recommendations for future analysis opportunities. Some highlights from that report include:

- Of the [estimated] 5,400 homeless in Vermont in 2008, approximately 3,750 were sheltered and approximately 1,650 were unsheltered.²⁸
- In 2007, 438 of the calls to United Way's 2-1-1 service were received from people who reported being either homeless or at immediate risk of becoming homeless.²⁹
- On January 30, 2008, about 18% of the DOC population (excluding Chittenden County) on probation, parole, and other community-based supervision statuses was homeless.³⁰
- About 33% of the individuals (excluding Chittenden County) identified as homeless ... were in the community mental health database (containing information on adults served by Community Rehabilitation and Treatment [CRT], Adult Mental Health Outpatient [AOP] and Substance Abuse [SA] programs during FY2008).³¹

Annually, the state's network of shelter and service providers try to count everyone in Vermont who is homeless. During a one-day count in January 2009, 46% of people who were homeless were children and adults in families, including 754 children under 17 (28% of all people counted that day).³²

Special needs housing available

Housing for people who are homeless

The state's two Continuums of Care — coalitions of homeless shelter and service providers who meet to plan and strategize about serving and ending homelessness—reported that in 2008 there were 1,495 beds of housing for people who are homeless.³³ These were broken out into three tenures of housing, and divided between beds for individuals and families.

Each year the state's Office of Economic Opportunity reports on the people sheltered by the state's homeless shelters funded by the Emergency Shelter Grant program. Between July 2008 and June 2009 they reported 3,559 people were given shelter, which includes 2,791 adults (78%) and 768 children under 18 (22%). Most of these people were individuals (2,430), and not one of the 419 families (consisting of 1,129 persons). The average length of stay in an emergency shelter was 34 days.³⁴

Housing for people with disabilities and elderly

As of August 2009, there were 12,793 housing units in the Directory of Affordable Rental Units (DoARH), which includes all units developed through the major federal and state housing programs. Of those, 274 had limited occupancy to adults with disabilities, another 3,400 were limited to elders only, and an additional 2,650 were limited to either adults with disabilities or people who are elderly.³⁵ Some non-designated units are also occupied by people with disabilities, elders or who have other special needs.

There are also state-licensed residences for people who are disabled and/or are elderly. Residential care homes are divided into two groups, depending upon the level of care they provide. Level III homes provide nursing oversight, but not full-time nursing

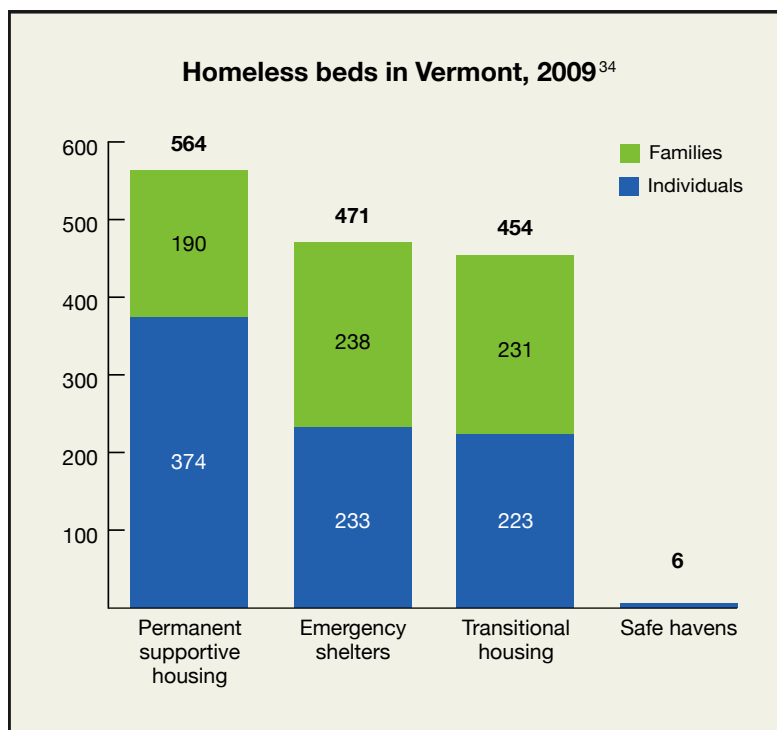
care. Level IV homes do not provide nursing overview or nursing care. As of June 1, 2009, there were 2,284 beds in Level III licensed residences, and an additional 65 Level IV licensed beds.³⁶ Currently there are eight Assisted Living Facilities in Vermont with 328 beds.³⁷

The Vermont Department of Health also reports that housing and home supports are available which “provide services, supports and supervision to individuals in and around their residences up to 24 hours a day.” These include: supervised/assisted living; staffed living; group treatment/living; and both licensed and unlicensed home providers/foster families.³⁹

Vermont’s Department of Disabilities, Aging and Independent Living reported the state’s network of licensed nursing homes had a capacity of at least 3,252 beds in 2009.⁴⁰

Barriers to accessing available housing

An Analysis of Impediments to Fair Housing report by the state in 2006 reported that lack of physically accessible housing in the state is an impediment to housing choice. The report states, “Almost one third of fair housing complaints investigated by the [Human Rights Commission] between 2003 and 2005 were on the basis of disability. Most of these were related to accommodation requests in existing units indicating that these households are housed in units that do not meet their needs. More than 90 of the 171 complaints received by HUD from persons in Vermont between 2000 and 2004 were on the basis of disability.”⁴¹



SOURCE: VERMONT COALITION TO END HOMELESSNESS AND CHITTENDEN COUNTY HOMELESS ALLIANCE.

In addition to physically inaccessible housing, homeownership and rental units might not be available to people with disabilities because of bias, in violation of the federal and state fair housing laws. The Champlain Valley Office of Economic Opportunity completed fair housing testing for for-sale homes and published a report in April 2003.⁴² Below are a few findings:

- In 25% of the tests there was evidence of disability discrimination.
- In 19% of the tests, only the tester with a disability was asked about mortgage pre-approval or other financial qualifications. The control tester with no disabilities was never asked about pre-approval.
- In 25% of the tests, the tester with a disability was asked significantly more personal questions. The control tester without a disability was never questioned to this extent.

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 - 2 [2006 State Estimates of Substance Use & Mental Health](#). US Dept. of Health & Human Services' Substance Abuse and Mental Health Services Administration and Vermont Dept. of Health's Alcohol and Drug Abuse Programs estimate of population from Anne VanDonsel June 2009.
 - 3 Estimated 15% of Vermont's seriously mentally ill population has a co-occurring disability of serious mental health and substance abuse according to Vermont Department of Mental Health [Performance Indicator Project report](#) dated September 2008.
 - 4 [Shaping the Future of Long Term Care and Independent Living](#). Vermont Department of Disabilities, Aging and Independent Living. June 2008. Page 27.
 - 5 [Census 2000, Summary File 3, Table P41](#). US Census Bureau.
 - 6 [Annual Report 2009](#). Vermont Developmental Disability Services. Page 12.
 - 7 [Integrated Epidemiologic Profile for HIV/AIDS Prevention and Care Planning in Vermont](#). VT Department of Health. 2007. Page 44.
 - 8 [Report for Calendar Year 2008](#). VT Interagency Council on Homelessness Information and Analysis subcommittee. May 2009. Page 3.
 - 9 [1st Quarter 2010 Offender Population Count](#). VT Department of Corrections. October 2009.
 - 10 VT Coalition of Runaway and Homeless Youth Project.
 - 11 According to the [Center for Disease Control](#), VT's fertility rate for females aged 15-19 is 20.8 per 100 youth. January 2009. Page 49. [American Community Survey 2005-7, Table B01001](#) reports there are 23,018 females aged 15-19. US Census Bureau.
 - 12 [2008 Annual Report](#). Vermont Network Against Domestic and Sexual Violence.
 - 13 [American Community Survey 2005-7, Table S1801](#). US Census Bureau.
 - 14 [Ibid.](#)
 - 15 [Ibid.](#)
 - 16 [American Community Survey 2005-7, Table R1801](#). US Census Bureau.
 - 17 [American Community Survey 2005-7, Table R1803](#). US Census Bureau.
 - 18 [CHAS 2000 Vermont data table](#).
 - 19 [FY2008 Statistical Report](#). VT Department of Mental Health. October 2008. Page 2.
 - 20 Vermont Department of Mental Health.
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 - 22 [SSI Recipients by State and County](#). US Social Security Administration. May 2009.
 - 23 [Supplemental Security Income in Vermont](#). US Social Security Administration. January 2009.
 - 24 [SSI Annual Statistical Report](#). US Social Security Administration. September 2009.
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 - 27 [2008 Annual Report](#). Vermont Network Against Domestic and Sexual Violence.
 - 28 [Report for Calendar Year 2008](#). VT Interagency Council on Homelessness Information and Analysis subcommittee. May 2009. Page 3.
 - 29 [Ibid](#), page 6.
 - 30 [Ibid](#), page 7.
 - 31 [Ibid.](#)
 - 32 [2009 Point in Time Report](#). Vermont Coalition to End Homelessness. April 2009.
 - 33 According to Vermont Coalition to End Homeless and Chittenden Homeless Alliance 2009 HUD McKinney/Vento grant submissions.
 - 34 Emergency Shelter Grants Program Vermont Statewide Report, State Fiscal Year 2009. Vermont Office Of Economic Opportunity.
 - 35 [Directory of Affordable Rental Housing](#). June 2009.
 - 36 [Residential Care Homes In Vermont](#). VT Department of Disabilities, Aging and Independent Living.
 - 37 [Assisted Living Facilities](#). VT Department of Disabilities, Aging and Independent Living.
 - 38 According to Vermont Coalition to End Homeless and Chittenden Homeless Alliance 2009 HUD McKinney/Vento grant submissions.
 - 39 [VT Department of Health](#). June 2009.
 - 40 [Vermont Nursing Home Occupancy by County for September 2009](#). VT Department of Disabilities, Aging and Independent Living. Excludes beds in three homes for which information is not available.
 - 41 [Analysis of Impediments to Fair Housing](#). VT Department of Economic, Housing and Community Development. Page 11.
 - 42 [A Real Estate Sales Practices Audit: Fair Housing Law Compliance in Vermont](#). Champlain Valley Office of Economic Opportunity. Pages 8 and 9.